



Instant Money Transfer

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JUN 17 2009

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Mail Stop PETITION
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450
USA.

Bern, June 17, 2009

Attn: Office of Petitions

RE: Renewed Petition under 37 CFR 1.181 to Withdraw the Holding of Abandonment

MASON, CHARLES
Application No. 10/599,070
Filed: September 19, 2007
Attorney Docket No. AP113-06
E-MAIL BANK ACCOUNT STATEMENT FOR INTERNET BANKING WHEN CARRYING OUT
ONLINE PAYMENTS VIA E-MAIL AND METHOD FOR PREPARING AN E-MAIL BANK
ACCOUNT STATEMENT

Dear Commissioner for Patents

In response to the recent decision on the renewed petition, filed May 4, 2009. Please note that on April 22, 2008 in order to provide complete reply to the non-final Office action on March 11, 2008 reject letter from the Commissioner, the Patentee had requested the cited documents in the examiner's report, however, the Office failed to send us the needed documents for the timely complete reply. A copy of this request is enclosed. The cited documents were later received from the New Zealand Patent Office with a charged fee.

The Commissioner is refer to the fact that this is a US National Level Entering for PCT filing, as such the preliminary examination report for the certified copy of New Zealand Patent No. 549918, which was "Claim(s) 1-3 is/are rejected" was the same as in USA and in New Zealand report.

The Commissioner of Patents is once more refer to the fact that the complete reply to the examiner's report was submitted on May 7, 2008 a copy of this document is enclosed. Under PCT filing this response is as valid for Application No. 10/599,070 as well as for New Zealand Patent No. 549918.

In correspondent dated May 4, 2009 the contact and service address of the New Zealand Patent No. 549918 was provided and the revised document was referred to in the letter dated "4/11/2008" to the Commissioner, as requested by the Intellectual Property Office of New Zealand for any further Patent re-examination and re-amendment purposes. With respect, the Patentee can only work with and through the given contact and service Agent/Attorney and according to records as shown, all the evidences had been docked at the appropriate Offices. New Zealand Patent No. 549918 is also published in our website: <https://www.easecredit.com:444/register.html>

Yours faithfully

EASECREDIT, Wintermattweg 22, 3018 Bern, Switzerland, Tel: +41 31 992 38 14, www.easecredit.com

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Commissioner For Patents
P.O. Box 1450
Alexandria
Virginia 22313-1450
USA

Patent Application No: 10/599,070
WIPO ref: WO/2006/021830

22. April 2008

Request of Documents

Dear Commissioner

We have visited your website in search of the following documents cited in your Examination report. Could you please mail to us these documents in question as well as your invoice? The requested documents are the certified copy of U.S. Patent Documents US-6,285,991 B1, Dated: 09-2001, by Powar, William L. Classification: 705/76 and; US-2002/0029190 A1, Dated: 03-2002, by Gutierrez-Sheris, Luis Eduardo. Classification: 705/39

The full respond and reply to the Examiner's Report will follow within the time period provided.

Yours sincerely

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**The Commissioner of Patents
WELLINGTON**

JUN 17 2009

7 May 2008

Dear Commissioner

EASECREDIT

New Zealand Patent Application No. 549918

**E-MAIL BANK ACCOUNT STATEMENT FOR INTERNET
BANKING WHEN CARRYING OUT ONLINE PAYMENTS VIA E-
MAIL AND METHOD FOR PREPARING AN E-MAIL BANK
ACCOUNT STATEMENT**

Our Ref. JOL 507337NZPR

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Richard Clement - Associate
Ben Halberg - Patent Executive
Jonathan Lucas - Patent Executive
Diane Varnam - PA/Team Administrator

This is in response to the most recent Examination Report issued on the above New Zealand patent application. The applicant herein submits new pages 1 to 5 to replace all pages currently on file. A new set of claims is also submitted to replace all previous claims.

In response to point 3 of the Examination Report, the applicant herein provides an address for service in New Zealand as: Baldwins, Level 14, Baldwins Centre, 342 Lambton Quay, Wellington.

In response to point 4 of the Examination Report, the applicant has replaced all previous pages of the application with the pages herein enclosed to overcome any confusion with respect to the pagination.

In response to section 5, the applicant respectfully submits that the new claims filed are patentable with respect to the prior art. The feature claimed in claim 1 of "transmitting an email account statement updated according to the online money transfer request within a few minutes of the said step of submitting an online money transfer request to the web server" is not disclosed in either of the prior art documents cited by the Examiner in the first Examination Report dated 6 December 2007.

US 6,721,783 (Blossman) describes an e-mailer controller for issuing periodic statements of banking transactions for a customer account (see column 4, lines 10-14). The periodicity of the statements is discussed as being monthly. The feature of Claim 1 of the present Invention is therefore novel over Blossman since the wording "within a few minutes" can in no way be interpreted as equivalent to a time period of the scale of a month. Blossman goes on to state that "any periodic interval may be used" (column 8 lines 1-2). However, it will be understood that there is a significant difference between the periodic issuing of statements as in Blossman from the issuing of a statement following the user initiated action of submitting an online money transfer request as in the present invention. This is a distinct feature and one that is not anticipated by Blossman.

US 5,699,528 (Hogan) describes a bill delivery and payment system in which users are provided with electronic bills in the form of emails containing their billing information. Again, Hogan fails to disclose the feature of transmitting an account statement within a few minutes of an online transfer request. The system involves the billing company, such as a bank, providing the billing data to a bill capture device according to the system rather than straight to the customers being billed (column 4, lines 53-68). The bills in this case are taken to mean

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traditional bills used by the billing companies (column 4, lines 45-50) and as such it is known that the bills are provided periodically, for example monthly, rather than in response to a specific transaction as is the case in the present invention. Again, therefore, the present invention is also novel over Hogan.

Furthermore, the applicant submits that Claim 1 as now worded makes it clear how the present invention is new over the prior art since the accounts statement is transmitted "within a few minutes" of the step of submitting an online request. Both prior art documents and other known systems are directed to emailing statements on a periodic basis, such as monthly, and as explained above, a periodic time scale such as a month cannot rationally be described as equivalent to a time scale of a few minutes.

For the reasons explained above, the applicant respectfully submits that the present invention as claimed is novel over the prior art.

In response to point 6 of the Examination Report, the applicant has submitted new claims to overcome the Examiner's objection. The technical features of Claim 1 are now clearly elaborated and clearly define the scope of protection for the monopoly claimed.

The features of the new claims herein submitted are fairly based on the priority specification for the following reasons:

In Claim 1, the step of submitting an online money transfer request to a web server is clearly illustrated in Figure 2 and mentioned in the corresponding discussion in the specification (page 4, lines 7-9). The step of transmitting an email account statement updated according to the online money transfer request is clearly understood from the original specification, and this step occurring "within a few minutes" of an online transfer uses the wording from page 2, line 40 of the specification. These features were disclosed in the priority application and therefore have fair basis.

In addition to the above discussed amendments made in response to the Examiner's objections, the applicant also files voluntary amendments as detailed in Form 43 enclosed.

The applicant now respectfully submits that the application is in order for allowance having addressed the Examiner's objections.

If it has not already been requested, the applicant requests that acceptance be deferred for fifteen months from the date of application.

We enclose an Authorisation of Agent form allowing us to act on behalf of the applicant.

We look forward to hearing from you in this matter.

Yours sincerely
BALDWINS

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Quoting Our Ref on all communications enables us to respond efficiently

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E-MAIL BANK ACCOUNT STATEMENT FOR INTERNET BANKING WHEN CARRIED OUT ON-LINE PAYMENTS VIA ELECTRONIC MAIL AND METHOD FOR PREPARING AN E-MAIL BANK ACCOUNT STATEMENT

Description

10

Since the invention of Internet it is known that there is always a certain period of delay in the course taken by the transfer of the money to be electronically transmitted, for example payment by credit cards as well as by Internet banking as well as conventional banking before the payment and the corresponding bank account statement can be delivered. During

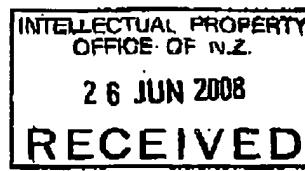
15 this period of waiting, in order to protect the user against fraud, bookkeeping errors, computer system errors as well as human errors, particularly having regard to encrypted Internet connection the bank account and credit card owner are inadequately protected because the standard delay period before a detailed bank account statement becomes available for a credit card owner is not less than 20 days. In the event of fraud during this

20 delay period a risk exists of increasing annoyance as well as court proceedings. The trend in Internet banking is that whoever wants a monthly statement of account in paper format must pay therefor. This may cost more than CHF3 per statement per bank per month. Such a high fee and long delay for bank account statements may not only hamper the use of the conventional banking system but may even enable swindlers to commit credit card fraud,

25 etc., occasionally even leading to the total loss of the assets of the bank account. The structure of Internet banking and credit card service offers a certain degree of protection against the aforementioned effects of the lack of a paper bank account statement, back readable data banks and fraud, but is in certain cases inadequate so that additional expedients are required.

30

The generally known expedients for preventing or mitigating on-line money transfer fraud comprise the delivery of detailed bank account statements, not earlier than 2 working days after the on-line payment delivery, for example, the bank account statement after a payment by way of electronic accounting cannot be called up immediately after the transfer by way of the website of the issuing bank. Which ever way, it takes several days before the account statement can be produced. The disadvantage in the application of the afore described



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conventional measures against credit card fraud and a reduction of standard delay periods for the delivery of bank account statement reports, as confirmed by experiment; resides in that where such on-line payment needs to be protected, relatively long delays apply and cost are too high so that valuable property may be lost.

10 It is an object of the invention:

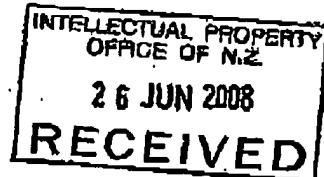
to propose a simple, secure and detailed electronic bank account statement which can be delivered instantly via e-mail, for Internet money transfers, which is to protect the on-line payment effectively against swindlers and significantly reduces the long delay periods for the bank account extract, that is to say, to remove the aforesaid disadvantages of the afore described conventional protective measures, thereby to provide advantages,
and to disclose a process for the production of such e-mail bank account statement.

It is an alternative object of the invention to at least provide the public with a useful choice
20

According to a first embodiment of the invention, there is provided a process for issuing an e-mail account statement comprising:

25 submitting an online money transfer request to a web server, and
transmitting an e-mail account statement updated according to the online money transfer request within a few minutes of the said step of submitting an online money transfer request to the web server.

According to a further embodiment of an electronic mail system, the e-mail bank account statement is composed of an address of the issuing bank, title, date, accounting text, debit, credit, currency and balance components, wherein the accounting text provides a descriptive list of bank transfers. As a sub-item the e-mail bank account statement includes applicable legal notices. The contents of the e-mail bank account statement provide a detailed financial report of the bank account movements. This e-mail bank account statement can be produced conveniently within a few minutes.
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The advantages attained by the invention reside in that, as confirmed by test, the delivery of the e-mail bank account statement takes place in minutes instead of days after an on-line money transfer. The reduction of the standard delay period for e-mail bank account statements which reaches the credit card bank account and credit card owner within minutes
10 is not attained in respect of speed and detail of the bank statement by any comparable known conventional bank account statement system.

A conventional bank account statement would for the same effect be very costly, approximately thirty fold and sometimes even more than the corresponding attainable costs
15 for the bank account statement according to the invention. The attainable delay reduction for the e-mail bank account statement delivery has the effect that for an e-mail bank account statement which corresponds to the quality requirements of the banking system in the context of on-line money transfer, the resultant fraud, bookkeeping errors and computer errors can be avoided. The proposed e-mail bank account statement for the protection of on-line money transfers can be produced easily and cheaply and can be used economically
20 safely.

In the following the invention will be further elucidated by way of a working example in conjunction with the drawings.
25

There is shown in:

Fig.1 a perspective view of an e-mail including the e-mail bank account statement according to the invention.

Fig.2 a perspective view of a web application architecture system for the e-mail bank account statement.
30

In Fig. 1, 1 denotes a title denoting an e-mail bank account statement. The account numbers can also be given here. Item 2 denotes the name and address of the issuing bank. Items 3 to 8 denote the items: date, accounting text, debit, credit, currency and balance. The accounting text 4 provides for a description as well as balance carried forward, end beneficiary, recipient, initial information, on instructions of, etc. The balance 8 is shown on the far right side and includes balancing for purposes of an up to date e-mail bank account statement which is useful for the account holder. This is likewise illustrated as turnover 9 under the heading of accounting text 4. The central portion 9 includes a salutation with the name of the bank. The legal paragraph 11 serves to provide legal protection in order to
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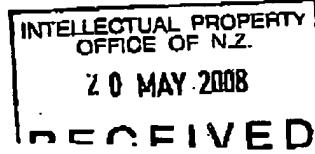
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avoid misuse of the e-mail bank account statement as well as notification on data protection.

According to Fig. 2 a Web browser 12 is provided by which the money transfer can be actuated and the money recipient 13 denotes a mobile telephone (cellular telephone). Both items 12 and 13 are connected to the item Web Server 17. The server 21 includes an upper portion server script 20 and in the left hand lower portion data store 18 and in the right hand lower portion mail server 19. The server script or program includes user data for purposes of verification of the user. The data store 18 and the mail server 19 are not directly interconnected. The data store 18 serves 30 for the storage of protected data of the user. The e-mail bank account statement is produced by the mail server 19 only after successful conclusion of the verification process by the program 20. The proposed e-mail bank account statement with its special properties is generated within a few minutes provided the data of the user corresponds to the protected data in the data store 18.



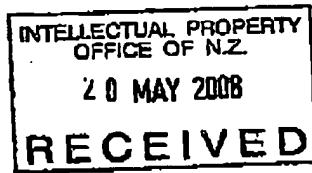
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Claims

1. A process for issuing an e-mail account statement comprising:
submitting an online money transfer request to a web server; and
transmitting an e-mail account statement updated according to the online
money transfer request within a few minutes of the said step of submitting an
online money transfer request to the web server.
2. A process as claimed in Claim 1, wherein the process comprises executing a server
script as a result of the online money transfer request to the web server.
3. A process as claimed in Claim 2, wherein the process comprises transmitting the
email account statement by a mail server as a result of executing the server script.
4. A process as claimed in any of the preceding claims, wherein the email account
statement is transmitted to one or more recipients.
5. A process for issuing an e-mail account statement substantially as hereinbefore
described with reference to any one of the embodiments shown in the drawings.

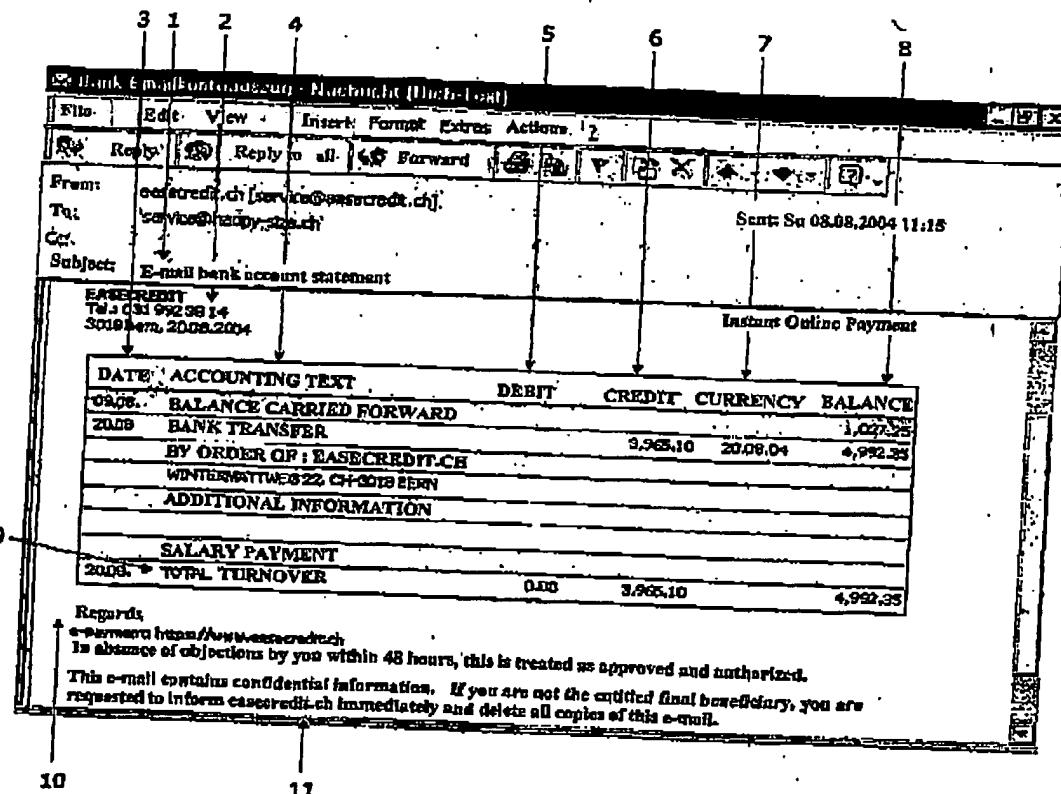


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Fig. 1

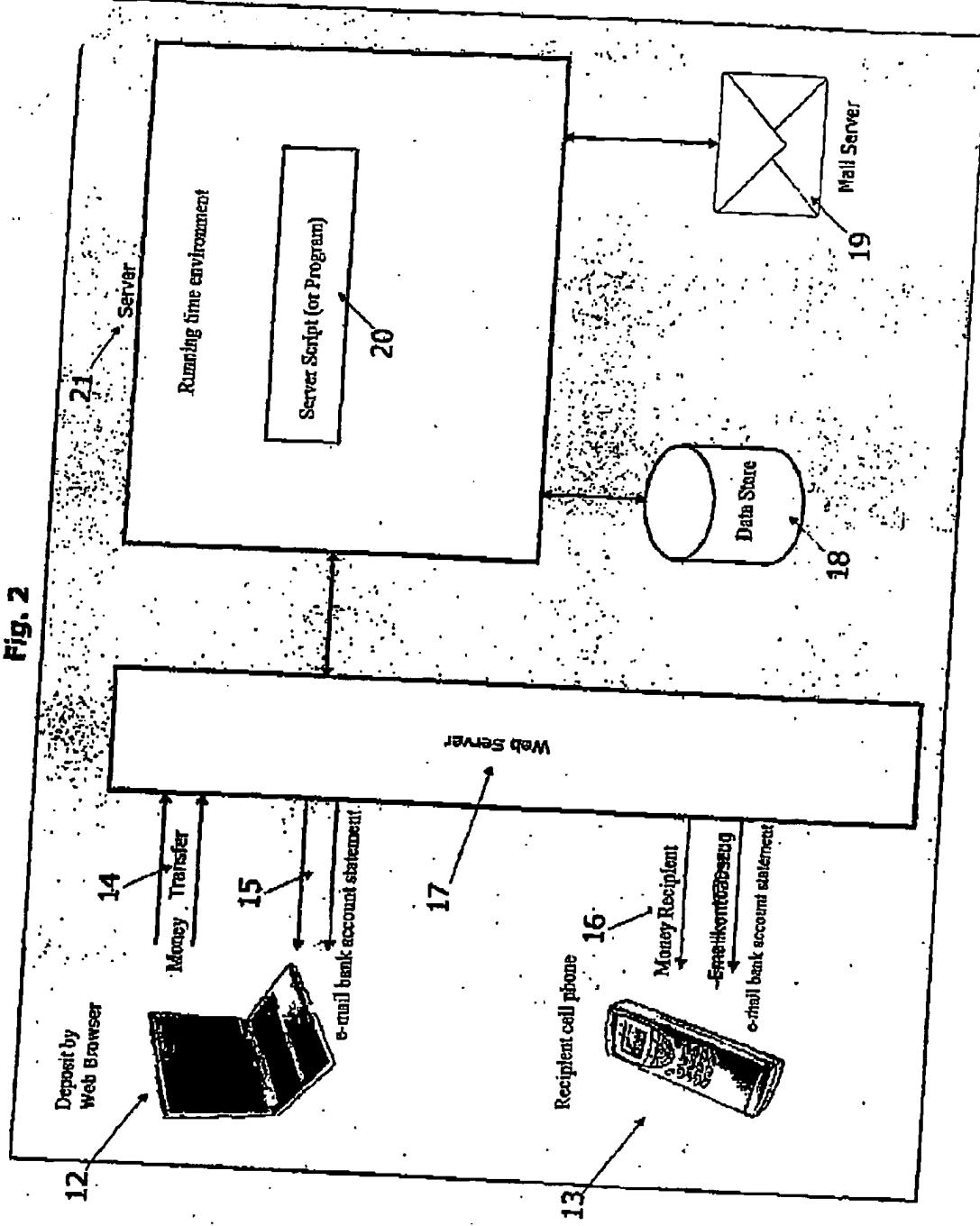


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Fig. 2



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